

The role of Islamic culture in service quality research

Dr. Gita Gayatri, *University of Indonesia*

*Associate Professor Margee Hume, *University of Southern Queensland* (*corresponding author)

Margee.Hume@usq.edu.au

Professor Gillian Sullivan Mort, *Latrobe University*

Abstract

The purpose: The purpose of this research is to explore Service Quality from the perspective of the Muslim consumer. There is growing evidence that culture influences buying-habits and behaviours' of consumers in services. However, most cross-cultural consumer research in Asia has focused on the dimension of Chinese-Confucian beliefs providing opportunity to investigate other religious-cultural aspects in an Asia and consumption.

Design/methodology/approach: This research explores the key attributes/factors of quality of services according to Muslim customers using the verbal protocol method followed by in-depth probing interviews of 35 respondents. In depth, interviews were conducted in Indonesia with a sample of Javanese-Muslim customers of airline, retail, hotel, and restaurant industries. Theoretical saturation was achieved with thick rich scripts obtained from respondents.

Findings: Preliminary analysis suggests some distinct outcomes positioning culture and religion as important construct for consideration in service quality research.

Practical Implications: The research provides important insights for service providers who target the Muslim consumer.

Originality and value: This research is the first know to examine service quality dimensions specific to the Muslim consumers. It advance the SQ conceptualizations, theory and offers attribute for consideration in future measurement.

Keywords: Service Quality, Islam/Muslim Consumers, Culture, services research, qualitative research

Conceptual/ research paper

Understanding the Islamic Consumer perception of Service Quality: Establishing the Case for Culture

Abstract

The purpose of this research is to explore Service Quality from the perspective of the Muslim consumer. There is growing evidence that culture influences buying-habits and behaviours' of customers in a service context. The fact that most cross-cultural consumer research in Asia has focused on the dimension of Chinese-Confucian beliefs provides this research opportunity to investigate other religious-cultural aspects in an Asian context and service quality. In this study, the key attributes/factors of quality of services according to Muslim customers are explored using the verbal protocol method. The verbal protocol is followed by in-depth probing of respondents. Interviews were conducted in Indonesia with a sample of Javanese-Muslim customers of airline, retail, hotel and restaurant industries. Preliminary analysis suggests some distinct outcomes which will be presented and position culture as a fertile field for future research in service quality. The research provides important insights for service providers who will target the Muslim consumers. This research also has potential to enrich SQ conceptualization, theory, and measurement.

Keywords: Service Quality, Islam/Muslim Consumers, Culture

Introduction

There is growing evidence that culture influences buying-habits and consumer behaviour in a service context (Mattila 1999; Ueltschy and Krampf 2001). Essentially, Service Quality (SQ) definitions are consumer-led interpretations, and they are focused the consumers judgment of service performance (Ghobadian, Speller, & Jones, 1994). Importantly these consumer-led definitions are generated from the interaction between the service providers and the consumers. Many aspects and experiences in particular cultural backgrounds influence consumer judgements (Ueltschy and Krampf 2001). At the international level, researchers have realised that the cultural impact on SQ is neglected and needs to be has to be taken into consideration (Ueltschy and Krampf 2001). However, research to date, particularly within the Asian region, research is still fragmented with much specific attention focused on Chinese-Confucian beliefs overlooking other prominent cultural beliefs with SQ research still primarily focussed on addressing conceptualisation and measurement of SQ, such as SERVQUAL (Parasuraman, Zeithaml and Berry, 1985; 1988), that have been argued to be conceptually flawed. These criticisms about SERVQUAL address two important aspects; the inconsistency of SERVQUAL-dimension application across contexts/cultures (Akan, 1995; Imrie, Cadogan, and McNaughton, 2002; Imrie, Durden, and Cadogan, 2000) and the weakness of its (dis) confirmation paradigm in describing SQ (Cronin and Taylor 1992; Page and Spreng 2002).

Based on previous studies that argue the performance only approach is an adequate tool for measuring SQ (Cronin and Taylor 1992; Espinoza 1999), the expansion of the SQ model into different cultures and its revision into performance-only measurement paradigm as engaged in this research, are justified. This paper reports an initial qualitative study of Muslim consumers addressing the issue of cultural effects, grounded in recent advanced conceptualization and measurement of SQ.

Literature Review

Despite the extensive research undertaken in the area of SQ antecedents and consequences, not much attention has been given to the application of SQ across different cultures (Espinoza 1999). With research relatively stagnant over the last decade, evidence from previous research indicates that the existing SQ research failed to cover comprehensively the diversity of perceptions of SQ of people from different cultures (Smith and Reynolds 2001). The lack of research in this area endorses an investigation into the cultural influences in SQ judgments. In addition, focus on the standardized consensus on how to develop a SQ model is rudimentary. This research will focus on the informing development of valid and reliable scales that aim to assess the evaluation of SQ by Muslim consumers by exploring and describing current aspect of culture that influence SQ in the Muslim cohort.

research into the Muslim culture is rudimentary to date and is warranted as the Muslim culture constitutes 20% of the world population or approximately 1.2 billion (The Canadian Society of Muslims, n/a; CIA Publication, 2004). Moreover, this culture has substantial differences or specific traits (Ball and Haque 2003; Siddiqui 1997) that could influence SQ measurements.

Quality has been described as “*conforming to specifications*” (Crosby 1979: 14); “*The totality of features and characteristics of a product (goods or services) that bear on its ability to satisfy a given need*” (BSI, 1979); “*The fitness to use and the conformance to specifications and requirements*” (Terziovski and Dean 1999). In simpler words, *quality is reached when the product (or service) is produced the way it is supposed to be* (Herbig and Genestre 1996: 43). Differing from the depiction of the quality of goods, that are tangible in nature-, the quality in services (later termed as ‘SQ’) is a difficult construct to clarify (Parasuraman et al. 1988; 1985). The varying characteristics of services, mainly intangibility, perishability, variability/heterogeneity and inseparability are believed to have compounded this difficulty in measuring SQ (Grönroos 1984; Parasuraman et al. 1985). Hence, in the case of physical goods produced before the consumption process began (*outcome consumption*); service is actually the simultaneous production-consumption process which is shaped during the transaction (*process consumption*) (Grönroos 1998; 2001). The judgment on the SQ is commonly measured from the consumer view (Steenkamp 1990). It relies on the consumers’ intensive participation and

perceptions (Herbig and Genestre 1996). Therefore, the criteria of ‘good’ or ‘bad’ in terms of SQ is relative to the interaction between the object and subject of the exchange transaction (Steenkamp 1990) i.e. it falls within the consumer-led definition or depends on customers’ subjective evaluations (Ghobadian et al. 1994 ; Ingram and Daskalakis 1999).

SQ, as we know, is an essential element of services marketing (Grönroos 1990). For companies, including service providers, maintaining good quality is a crucial factor that might assist them in reaching and expanding their target market. Managing SQ assists companies in sustaining and retaining consumers. SQ has been depicted as the most studied area of services marketing (Bitner 1993) yet there has been no consensus of the standards of measurement and conceptualization of SQ (Chang, Chen, and Hsu, 2002). The very debate in SQ research has become instrumental in drawing so much attention to the subject (McAlexander, Kaldenberg, and Koenig, 1994). SQ is a durable non- transaction specific construct with perceptions developed cognitively over time (Bitner 1993). High levels of SQ are found to be antecedent of high levels of value (Bitner 1993). Brady and Robertson (2001) have shown that the relationship of SQ to repurchase intention is entirely mediated through consumer satisfaction. As an antecedent of value and customer satisfaction, SQ plays an essential role in the successful delivery and maintenance of customer retention. The mixed findings of SQ research support the importance of examining this construct further with particular reference to different contexts and

cultures. In essence, SQ requires greater clarity to ensure full investigation of the customer-orientated requirements of service delivery in a many service contexts (Brady and Robertson 2001).

Brady and Cronin's (2001) seminal research on conceptualizing the service quality construct, is the first to combine many models (Parasuraman et al. 1985, 1988; Grönroos 1982; Rust and Oliver 1994; (e.g. Bolton and Drew 1991; Churchill and Surprenant 1982; Mazis, Ahtola, and Klippel, 1975; Woodruff, Cadotte, and Jenkins, 1983) and attempt to overcome the shortcomings of each. Instead of criticizing the discrepancies of each of the service quality models, they theoretically modified the models into one comprehensive model that summarizes and draws from the concurrence and developments of each model. A model that addressed the reconsideration of service quality dimensionality including three dimensions and nine sub-dimensions (three sub-dimensions for each of the dimensions) was proposed.

Some of the service quality constructs for instance the Nordic model from Grönroos (1982) and SERVQUAL model (Parasuraman et al. 1985; 1988), apply the disconfirmation paradigm in their approach to measure service quality. The disconfirmation paradigm explains that service quality is best measured by comparing the expectations of the customers and their actual (after moment of truth) perceptions of the quality of the services. Cronin and Taylor (1992) strongly criticised

the disconfirmation paradigm that is used in the SERVQUAL model. They argued that the use of a disconfirmation paradigm as the main subject of measuring service quality is questionable, since the disconfirmation paradigm only functions as a mediation of the customer perception of service quality (Cronin and Taylor 1992: 57). Moreover, since satisfaction is different from service quality, the disconfirmation paradigm is better as a measure of satisfaction rather than quality of service. Accepting that the 22 items (observed variables) from SERVQUAL model are empirically valid (Carmen 1990), Cronin and Taylor (1992) utilized them in the model that they called SERVPERF. This approach included a performance-only measurement of service quality. They proposed that performance alone might accurately predict customers' perception of overall service quality evaluation since the perceived service quality can be described as an attitude (Cronin and Taylor 1992: 57-58; Teas 1993).

By combining existing models Brady and Cronin (2001) addressed the two service quality re-specifications: to use a performance-only approach and to set the service quality model into a hierarchical and multi level format. Until now, with few other advanced and comprehensive models developed, this conceptualization is believed to be the most useful service quality model, notwithstanding, a few modifications and adjustments when applying it contextually in the service sector (Dagger and Sweeney 2004; Ko and Pastore 2004). Moreover, this latest service quality model has not yet been tested in different cultural contexts. Therefore, this research

adopts the service quality conceptualization as proposed by Brady and Cronin 2001 as the general framework in conceptualizing (Indonesian) Muslim consumers' perception of service quality.

The Relation between Culture and SQ

As the international marketplace is diverse culturally, it is important to have a good understanding of how culture exerts influence on SQ evaluation (Imrie, et al. 2000; 2002). Some studies have found, for example, that cultural values might provide customers with unique rules and customs to guide SQ evaluation (Ellis, Williams,. and Zuo, 2003; Imrie et al. 2002; Strauss and Mang 1999). If cultural issues can be accommodated in the SQ and delivery, the behaviour of customers can be predicted with greater accuracy (Donthu and Yoo 1998), which might improve customer satisfaction retention. Several studies have argued that perceived SQ varies across cultural groups (Espinoza, 1999; Smith and Reynolds, 2002).

In relation to cultural influences on SQ, religion is one of the cultural elements that influence the customers' perception of SQ. Study of Taiwanese society has generated a new dimension of SQ drawn from Confucian beliefs (Imrie, et al. 1999, 2000, 2002). Researchers have equated this Confucian influence on SQ as reflecting a general Asian influence. However, previous studies were mainly conducted in China and used Confucian belief as the research base (Imrie et al.

2000, 2002; Calvert, 2001; Lam 2002) overlooking. None of the existing research explores the Asian Muslim customers' perspective about SQ. This potential gap provides an opportunity for research on the mechanism of influence of culture on SQ, in the particular context of Muslim customers and from Muslim perspectives.

Kesing (2002) defined culture as *Systems (of socially transmitted behaviour patterns) that serve to relate human communities to their ecological setting*. This way-of-life-of-community includes: technologies and modes of economic organisation, settlement patterns, modes of social grouping and political organisation, religious beliefs and practices and so on (Kesing, 2002:75). Other literature describes culture as *"The collective programming of the mind that distinguishes the member of one human group from another"* (Hofstede, 1980:4) or *"[The] Sum total of learned beliefs, values, and customs that serve to direct the consumer behaviour of members of a particular society"* (Schiffman, Bednall, Cowley, O'Cass, Watson, and Kanuk, 2001:246). Hofstede (1991) stated that a culture is a collective phenomenon, since it is shared with people who live or lived within the same social environment. Drawing on the above definition of culture, one might expect that the people from different cultural backgrounds would behave, think, act, and have a different value system because the *cultural roots* that influence their way of life are also different (Lam 2002). Since communities have certain cultural dogmas that affect their daily life, people's behaviour including their consumption decisions and requirements (e.g.

Smith and Reynolds 2001) are believed to be greatly influenced by the surrounding culture (Hirschman 1981; Hofstede 1980; Ueltschy and Krampf 2001).

Understanding culture is suggested as an essential input to strategic decision-making, in particular for firms targeting a particular culture or group. The degree of consideration and weight given to culture in a firm's strategic approach is suggested to emerge from one of two perspectives. These are namely the 'epic' and 'emic'. The '*epic*' approach assumes that the whole market consists of one category and culture and approaches all aspects of service management and delivery from this perspective and is often mode of choice in a large market. This approach adopts certain standardizations of strategy and treats each of the consumers in a similar manner (Espinoza 1999; Kettinger, Lee, and Lee, 1995). The '*emic*' approach is a when the company adopts a customizing approach to their corporate strategy and includes the needs of cultural groups (Espinoza 1999; Kettinger et al. 1995). In services marketing there has been a tendency for some service providers to adapt their service delivery to the cultural customs and values of the target market in order to create a service differentiation (Espinoza, 1999), however this is not the norm.

Research on SQ across different cultural groups shows that different treatment or service delivery between, for instance, Chinese and American (Malhotra and McCort 2001), Japanese

and American (Winsted 1999) or Hispanic and Anglo (Ueltschy and Krampf 2001) is unarguably required/needed. Westerners are characterized as individualistic, low in power distance, weak in uncertainty avoidance, mixed in masculine dimension and less long-term oriented (Hofstede 1980; 1991). On the contrary, Asians are described as collectivistic, high-power distance, and mixed in two dimensions: masculinity and uncertainty avoidance; and high in long-term orientation. The differences in Asian and Western characteristics as drawn by Hofstede (1980; 1991) have prompted/initiated research in the field of SQ, in order to explore whether there are dissimilar cultural influences on peoples within each group.

Theoretical discussion about cultural influence on SQ perceptions is evident in many studies (Espinoza 1999; Kettinger et al. 1995) yet empirical research has been limited. Discussion into the impact of cultural influence on SQ perception had evolved even before Anderson and Fornell (1994) or Collier (1994) made their call for more research in this area however momentum to fully canvas and test cultural influences has been slow and rudimentary. Researchers in SQ believed that the values in different cultural groups could lead customers in specific circumstance to evaluate the quality of services differently (Furrer, Shaw-Ching Liu, and Sudharshan, 2000; Imrie et al. 2002; Lewis 1991). Mattila (1999) argued that culture has more influence on service-based companies than goods-based companies in terms of consumer

judgement, and in turn, companies' service offerings and this premise should be high on company agendas.

Most of the research cross-cultural studies have examined the actual differences in SQ application or conceptualization between two or more cultural groups. Espinoza's (1999) research on well-known supermarkets in Quebec (North America) compared to those in Peru (Latin America) indicated that respondents from each of the countries assessed the relative importance of dimensions in the SERVQUAL model in a different way. Similarly, Malhotra, Ulgado, Agarwal, and Baalbaki, in (1994), investigated the possibility of variance between the perceptions of customers in developed countries as opposed to developing countries. They argued that the customers in developing countries perceived the ten SERVQUAL dimensions at a lower level (physiological needs and safety needs) of Maslow's (1970) needs hierarchy with customers in developed countries advanced in terms of the quality of service expected achieving higher levels of dimensions (belonging/social needs, self esteem and self actualization).

Kettinger, et al. (1995) researched the effects of the information services sector on customers in Korea/Hong Kong and USA/Netherlands and found for both clusters, the perception of SQ differs. Mattila's (1999) research on luxury hotels discovered that cultural value influenced Asian and Western customers in different ways. Westerners rely on the tangible cues from the

physical environment (servicescape) and seek a hedonic consumption experience more than their Asian counterparts seek. Winsted's (1999) exploratory study highlighted Asian versus Western culture comparisons of Japanese and American customers in professional and generic services and found that each cultural group of customers were concerned with different aspects (dimensions) of SQ. Reisinger and Turner (1999) examined the relationship between customer-host service match in the tourism industry and revealed that Australian hosts mismatched at least five points/dimensions of Japanese customers' expectations.

All studies appear to support the same conclusion: that cultural influence on SQ does exist and should be accounted for in SQ measurement (Winsted 1999). Thus, researchers and practitioners should consider the '*emic*' approach when applying SQ models to different cultures (Malhotra and McCort 2001) and the company's service offering according to the targeted culture.

The paper proceeds as follows: first, a brief overview of the sample group Islam key principles. Second, a brief application of these principles to SQ is included. The paper then proceeds to method and findings, finally, concluding with a brief discussion, and implications for future research. The research aims to validate the influence of culture found in earlier studies, explore how culture influences SQ and how SQ evaluations may vary with the research guided by the

following research question: “*What do Muslim customers in Indonesia perceive to be the key attributes of quality in services?*”

Islam, a brief review

The word Islam comes from the root word ‘*aslama*’, which means either: to ‘be safe’, ‘peace’, or ‘surrender to Allah’ (Ball and Haque, 2003; Siddiqui, 1997). As the youngest (Hattstein, 1998), and second largest religion (19.6% (approx 20%) of the total world population) (CIA Publication, 2004) around the world, Islam has become an interesting subject to be explored. This monotheistic religion (believing in only one God; *Allah Subhannahu Wa Ta’ala* / “Glory to Him! He is high”) holds the Koran (*Qur’an*) as the eternal and direct revelation of Allah (Hattstein, 1998), and the Sunnah (the recorded sayings and behaviour of Prophet Muhammad *Salallahu Alaihi Wassalam*/ “Peace be upon him!”) as a practical guidance. With five pillars of Islam (*Rukun Islam*) that regulate the religious life of the believers, and practically oriented legal system (*Syari’ah*) (Hattstein, 1998), all Muslims share a common religious and social way of life. This is an important aspect for consumer behaviour. Moreover, regulation of lawful (*Halal*) and unlawful actions/behaviour (*Haram*) in Islam has created a fixed direction of a Muslim’s social life, including handling business transactions (Al-Qaradawi, 1985). The prohibition on selling *Haram* goods (e.g. wine); prohibition on selling uncertainty as well as frequent swearing, the prohibition of price manipulation, the prohibition of exploitation, permission to add

brokerage, and other rules has built a common understanding and regulation between seller and buyer in Islam (Al-Qaradawi, 1985). Hence, this uniqueness of Islam, compared with other cultures and/ or religions, provides a rich opportunity for deeper investigation in consumer behaviour.

Consideration of Islamic Influence on Perceived SQ

Muslims believe that since humans are accountable and responsible directly to Allah (God Almighty), they have to surrender themselves to the will of Allah (Kadivar, 2003; Rice, 1999). This realization also leads to a belief that one's success in the after world (i.e. after death) depends on one's performance in this life on earth (Rice, 1999). Guidance for performing a daily life according to Islamic norms and values (*Syari'ah*) is taken from the *Qur'an* and *Hadith* with the objective of bringing wisdom and welfare to the people (Siddiqui, 1997). Honesty is believed to be the basis of creating trust and loyalty in customers. A company should therefore adhere to fair and honest trading practices (Bashir 1998). Fair and honest business is an important element/feature/characteristic of Islamic Marketing. For instance, when service providers communicate their product through advertising or personal selling, they have to be honest about disclosing the particular service they offer without any deceit or lies. Closely related to *Riba provision*, service providers cannot make an arbitrarily high profit by overpricing the product and over charging the customers, especially with a bad intention to conceal it, since it

is against an Islamic *Syari'ah*. When service providers 'over promise' the service offering they mislead the customer., Muslim customers will likely spread the information of such fraudulent acts to their Muslim fellows quickly through religious networking (such as bulletins and religious speeches/*khutbah*) as engaging in businesses with such a service provider means committing a sin. Moreover, not passing the information to fellow Muslims and warning of such activities is also a sin in Islam.

Data and Method

In the context of recent advances in research on SQ, and consistent with Eisenhardt's (1989) approach to qualitative research, the research is informed by previous literature. The research design included 35 verbal protocol method (VPM) interactions (modified in-depth interviews) that included probing and storytelling techniques. The research adopts themes consistent with Brady and Cronin's (2001) performance-only approach. The program recruited Javanese Muslim respondents through a sequential sampling process and continued until theoretical saturation was achieved (Eisenhardt, 1989). Inclusion criteria included middle to upper class participants with strong social standing, age ranging from 24-65 years,; born and/or living in Java for a minimum of 10 years. Data was collected in Jabotabek, Semarang and Surabaya. A total of 35 respondents participated in this study.

The method chosen was following the previous research from Brady and Cronin (2001), Imrie et al. (2001) and Parasuraman et al. (1988) which is qualitative research (traditional in-depth interview) that emphasizes on interviewing the end users of four service sectors (Airline, Retail, Hotel and Restaurant). The perspective of inductive/qualitative approach, allows for the uniqueness of individuals in defining the reality based on the individual experiences (Ashworth, 2003; Darlaston-Jones, 2007). Furthermore, the way the individuals or groups view the reality is shaped by the cultural, historical, political and social norms that surround their lives (Perlezs & Lindsay, 2001). Using a qualitative method develops theory inductively with the aim to depict a phenomenon by producing what is called “soft” data of general observation (Neuman, 2003). The output of this work will offer grounded theory for testing in later work (Glesne & Peshkin, 1992).

As traditional in-depth interview methods overflow instructions and probes can potentially create research bias, thus not capturing respondents’ actual thoughts and feelings an alternative method of qualitative data collection was undertaken. The verbal protocol method (VPM) was used to replace the in-depth interview method. This research employed the retrospective verbal protocol method (Kuusela and Paul, 2000) to conduct in-depth interviews of consumers. The verbal protocol method is a diagnostic tool (Payne 1994; Berne 2004) used in the study of consumer judgment and decision-making process (Kuusela and Paul, 2000; Ericsson and Simon 1984) as

well as consumer problem solving process (Ericsson and Simon 1984). Retrospective protocols require consumers to recollect and report a prior experience. Verbal protocols are useful particularly when the research is exploratory (Kuusela and Paul, 2000). Following data collected using verbal protocols directed interview technique is used to probe the participants (Muslim customers') on their perspectives of four specific services consumption situations (retail, restaurant, hotel and airlines). All interviews were conducted in 'Bahasa Indonesia'.

The verbal protocol interviews were transcribed verbatim. The scripts have been used as the unit of analysis (Hubbert, Sehorn, and Brown, 1995), and responses were examined for frequency and strength of responses and analyzed to develop theory using a conceptual map (Miles and Huberman, 1994). The VPM in-depth interviews revealed some interesting and enlightening results. The findings of these have been organized around the emergent themes and constructs identified in the literature. The verbal text was segmented based on the emergent theme in a sentence, "to subsequently break the verbal text into units that could be coded with pre-defined coding scheme" (Atman and Bursic, 1998:123). The coding scheme was developed from existing SQ theory (Patrick and James, 2004; Brady and Cronin 2001) and Islamic culture (Luqmani, Quraeshi, and Delene, 1995). Results were translated in English after the coding process. Finally, the data was analyzed by comparing the research question with themes that emerged

from the coding stage (Patrick and James, 2004), with the Brady and Cronin (2001) dimensions used as a first level organizer. The next section will offer the findings of the interviews.

Findings: Key Attributes in Assessing SQ for the Muslim Customer

In general, respondent's thoughts about "good" SQ paralleled Brady and Cronin (2001). Respondents repeatedly stated the nine sub-dimensions of Brady and Cronin during the interview process, these are shown with a sample quotes of the verbal protocol record in Table 1.

| Table 1: – Brady and Cronin (2001) Replication Statements | | |
|---|--|---|
| Brady & Cronin (2001) Service Quality Dimensions | Brady & Cronin (2001) Service Quality Sub dimensions | Sample quotes |
| Interaction Quality | Attitude | "I was so impressed and I appreciated We organized a symposium there, and they rang the night after to learn about our feedback and whether we were satisfied with their conduct and service during the event, It made me feel that they paid attention to us. I felt satisfied. I would prefer to go there again" (respondent 5, line 180-184, 456-473, 510) |
| | | "In many retail outlets I saw the staffs tend to gather around |

Table 1: – Brady and Cronin (2001) Replication Statements

| | | |
|----------------------|--------------------|---|
| | Behaviour | themselves for chit-chat next to the cashier... so as customers we had to find things by ourselves” (Respondent 8, line 33-35) |
| | Expertise | “...the sales promotion girl (SPG) in this supermarket doesn’t know how to promote their product, I guess. They tend to insult the customer by using wrong persuasions. Does the supermarket know that the SPG is also their staff? Why didn’t they train them well? ...(respondent 2, line 889-906 |
| Physical Environment | Ambient Conditions | <p>“The way they arrange the restaurant interest me. It’s so natural. They made sort of artificial lake next to the restaurant. It was raining at that time, so the combination of the rain drops to the lake made the situation in that restaurant so special for us, undescrivable! I was so happy and pleasant. (respondent29, line 219-224)</p> <p>“Compare to the traditional market, this supermarket offers superior convenience for my family. The air was so cool (because of the air conditioner), so fresh! and the store was not too crowded. We were so comfortable shopping on it (respondent 26, line 215-216)</p> |
| | Facility Design | <p>I think the facility in this hotel was good, but not too satisfying.</p> <p>The pool was good, but why they put it next to the restaurant?</p> <p>Moreover, why they did not provide the baby chairs in the</p> |

Table 1: – Brady and Cronin (2001) Replication Statements

| | | |
|------------------|-------------------|--|
| | | restaurant? It was troublesome for me at that time (Respondent 33, line 700-702; 724-728) |
| | Social Conditions | “...It was so crowded...we had to queue for long. Because there was no staff-assistance allocates seats for customers, other customers who arrived late could get the seat before us. It was so disappointing!” (Respondent 36, line 196-197) |
| Outcomes Quality | Waiting Time | “The service is slow, so we have to wait quite long. Maybe it was because of lots customers coming?” (Respondent 30, line 86-87) |
| | Tangible Elements | “...I felt uncomfortable, we came for eating but we had to walk carefully because the floor was so slippery. Moreover on the table and some chairs, there was water spillage. The restaurant was supposed to be closed during the renovation...I do not want to go there again. If I have to grade the restaurant: I would say Fail! Expensive food with poor service (respondent 3, line 779-800) |
| | Valence | “I sent a complaint, and the Manager replied with a letter of apology along with one night hotel voucher. So it was between dissatisfaction and appreciation on my side, they responded to my complaint” (Respondent eight, line 170-181) |

Service quality specific context

However, a number of themes have emerged that differ from Brady and Cronin's (2001) findings. The first is regarding the 'humane' treatment from the service provider towards the customer that is believed to influence the latter's perception toward the quality of services. Different from 'attitude', 'behaviour' or 'valence' sub dimensions from Brady and Cronin (2001) study, the term 'humane' is not solely defined by the single or several actions made by the staff from one service company to its customer during the transaction/'moment of truth' process. It also involves the finer attributes of human beings and implies how the service providers design/develop the interaction-approach with their staff and execute the service to fulfil the requirement of 'what is properly deserved' for human-standard in general. Specifically some respondents expressed:

"When the staff greeted me, I felt a psychological touch like human relation, it is so humane"(Respondent three, line 71-75)

"There is no Jum'ah prayer held for the staff inside (the complex). And they are not allowed to leave their shift as well. Actually it is a bit inhumane." (Respondent two, line 694-696)

The second is related to 'trustworthiness'. In terms of social life, Indonesian customers are living in a low trust society. This condition implies generalizations that all individuals tend to break

existing rules, undisciplined and dishonest i.e. are not well behaved. In business contexts this preconception leads to some negative treatments from company to its customer. Interestingly, the customers in this country (Indonesia) had been forced into disharmonious circumstances and have already accepted this unfairness for many years. Therefore, once there is a service provider assuming the customers are trustworthy (and shows trust to the customer during the service transaction); the Indonesian customers seem to appreciate it and perceive that particular service provider more positively. Several respondents expressed the following:

“I felt comfortable there, because I could carry my bag inside the store. Apparently the owner held the customers as trustworthy. There was no detector or camera surveillance. The customers could feel comfortable without being suspected” (Respondent three, line 51-62)

“I bought a salty egg. Unfortunately it was rotten. I went back to get the replacement. To be honest, I was doubtful whether they would treat my case positively. Fortunately, their response was great! They replace my eggs. It fulfilled my wish (Respondent nine, line 28-33)

Muslim specific attributes

Along with SQ key issues, there are some other variables that can be categorized as ‘Muslim specific’ key attributes. These variables are the differentiated factors that distinguish Muslim

customers from the others (non Muslim) customers in evaluating the quality of services. The first variable is regarding *Halal* (lawful) and *Haram* (unlawful business transaction) that create the fixed-direction of a Muslim's social life, (Al-Qaradawi, 1985). All respondents of the sample expressed their demeanour of refusing *Haram* business transaction and accepting only definite *Halal* business process. For example:

“If I have to choose restaurant, I will select those which substantively has Halal certificate, those which are closely related with sha’riah of Islam” (Respondent one, line 123-130)

The second is about the attention of the service providers to the Islamic religious activities. The compulsory Islamic religious activities in a day are likely to occur and coincide during people's common activities. Therefore, the service providers that provide the proper facilities for Muslim religious activities or provide increased attention toward religiosity details are more favoured by Muslim customer. Some of the respondents' expressions are cited below:

“They always announce the time for Maghrib prayer...we were about to go, but the staff said: ‘you do not have to go home; we provide the place for you to say prayer upstairs!’ I put them in very high esteem. They did not have to spend much money for that, but people would remember. I am happy (Respondent four, line 441-457; Respondent 10, line 982-989)

“I expect they provide the space for me to say my prayer, the Kiblat direction, provide not only a Bible (but also Koran/Qur’an). It might also be better if they provide the praying tools like Sajadah” (Respondent one, line 305-311; Respondent six, line 815-824)

The final Muslim specific variable is the Muslim value of honesty. In Islam, honesty is something that has been ruled to be followed compulsorily in business practices, as stressed in the Holy Quran (11:85-86). Although it seems that, this variable works universally and not only for Muslim customers, it was expressed significantly by some of the sample respondents:

“It is very important for me. I practically do not care whether the service provider makes large profit, as long as the profit is worth and the service provider is honest” (Respondent two, line 1216-1220)

...“If they could serve us (customers) with honesty; tell the right information transparently even though it is not significantly important issue, that will be enough. The thing is they should not confuse us, nor should they create any ambiguity (Respondents nine, line 732-735)

There is no doubt that this research supports the need for service quality and services marketing research to support the cultural influences and contextual influences on measurement. This paper uses the popular and relatively recent performance-only SQ research approach (Brady and Cronin 2001), changing the context by addressing quality from the Muslim customer cultural context and using new methods of verbal protocol analysis. Generally, it finds Muslim customers perceive many similar key issues when evaluating services as in Brady and Cronin's (2001) work. However, the Muslim customer also has some additional 'standards' that are different from other (non-Muslim) customers when perceiving the quality of services. These additional key attributes relate to the Muslim values system – both in terms of religious practices and broader value positions and have the potential to significantly influence Muslim customers' SQ needs and their post purchase behaviour.

Although it is still exploratory and early to conclude, investigation of the research questions indicates: Islamic-cultural values do influence Muslim's evaluation criteria for retail; restaurant, hotel and airlines SQ. However, it is important to conduct further research examining whether Muslim-specific variables in evaluating SQ (*Halal/Haram*; Attention to Islamic Religious Activities, Honesty, Humaneness and Trustworthiness) act in parallel with the three dimensions/nine sub-dimensions in Brady and Cronin's (2001) model as suggested by previous

research of Imrie *et al.* (1999, 2002) on SERVQUAL or in another manner. Some or all of these new dimensions may form a separate overarching level of influence. Finally, considering that Muslims around the world hold the same basic rule, it is important to investigate whether the proposed research can be generalized to other Muslim customers outside Indonesia.

Theoretical Implications of the Research

There are three theoretical implications resulting from this research. Firstly, this research supports the argument that cultural background does influence customers' perception of service quality (Crotts & Erdmann 2000; Furrer, Shaw-Ching Liu, and Sudharshan, 2000; Imrie *et al.* 2002; Mattila 1999; Smith and Reynolds 2001). This research also contributes to the extension of service quality across different cultural and services contexts. The results clarify the importance of conceptualising the service quality model for specific Muslim customers and the significance of the model within the retail, restaurant and hotel sectors. Therefore, the contribution of this research to the field of service marketing is significant and original.

Secondly, the strong emphasis of the direct linkage between the importance of religious beliefs, honesty and fairness to the Muslim consumer and repatronage intention indicates SQ can only be achievable if the service organisation expands the cultural context as an imperative in SQ decision-making. Verification and validation of the importance of cultural contexts of service

places emphasis on the necessity of integrating the 'emic' approach to ensure cultural considerations are considered in the totality of the service process.

Finally, whilst the employment of qualitative research in the exploration of service quality in different contexts and culture is validated and supported (Brady and Cronin 2001; Imrie et al. 2002; Parasuraman et al. 1988), there is no definite consensus on what qualitative method should be used. Some of the researchers employed an observation method, focus group discussions, and others employ an in-depth personal interview approach. For the service quality area in particular and marketing literature in general, the successful application of the verbal protocol method offers an alternative data collection procedure that can be used to explore customer perceptions and decision-making processes.

Conceptual framework

The conceptual model Figure (1) illustrates the conceptual framework that proposes several hypothesized relationships for the examination of the impact of Muslim service quality variables and cultural issues service quality (that differ from Brady and Cronin, 2001). This model is based on previous work of the SQ (Brady and Cronin 2001) and the findings of the qualitative work. In summary, this research models the cultural influences on SQ.

The main theme raised is the relationship between humane attributes and ‘what is properly deserved’ for human-standard in general and Muslim specific aspect of Halal and Haram, religious beliefs and honesty. It is imperative to understand the relationship of these attributes to service quality and how each of these may drive value, satisfaction and re-purchase through SQ. Empirical work in this area integrating these variables into the SQ equation will also bring great

benefit to understanding and modelling the management of cultural specific factors in SQ in service experiences. Conceptually, it is evident there exists several relationships for testing and these can be seen in the following Service Quality conceptual model figure 2.

Figure 2: Detailed conceptual model relationships

The service quality relationships include the following in depth viewpoints offered in Table 2.

| Table 2: Relationships of service quality types with values | |
|---|---|
| Construct | Relationship |
| Service quality | The SQ General Factor Dimension will be positively related to the Islamic Service Quality |
| Interaction quality | Interaction Quality and SQ General factor will be positively related Attitude and Interaction quality will be positively related. Behaviour and Interaction quality will be positively related. Expertise and Interaction quality will be positively related |
| Physical Environment Quality | Physical Environment Quality and SQ General Factor will be positively related. Ambient Conditions and Physical Environment Quality will be positively related. Design and Physical Environment Quality will be positively related. Social Factors and Physical Environment Quality will be positively related. |
| Outcome Quality | Outcome Quality and General Factor will be positively related Waiting Time and Outcome Quality will be positively related. Tangibles and Outcome Quality will be positively related. Valence and Outcome Quality will be positively related. |
| Islamic Value Factor | Islamic Value Assessment and Islamic Service Quality will be positively related. Honesty and Islamic Value Assessment will be positively related. <i>Halal/Haram</i> and Islamic Value Assessment will be positively related. Attention to the Islamic Religious Activities and Islamic Value Assessment will be positively related. Modesty and Islamic Value Assessment will be positively related Trust and Islamic Value Assessment will be positively related. Humaneness and Islamic Value Assessment are positively related. |

This details presentation of the conceptual model offers a sequence of relationships identified by the candidates and supported in the extant literature. Muslim attitudes of Halal and Harem, religious beliefs and honesty coupled with the advanced concept of humaneness and trustworthiness add to the current understanding of Service quality. It is evident from the sample of interviewees that these pathways may be strong for the Muslim sample group. These aspects warrant addressing and this model attempts to offer some clarification and advance to current knowledge. Future research to undertake a large empirical study testing these pathways is essential. This research offers some valuable contributions to the body of literature by advancing research on culture and its influence on SQ particularly in the Muslim segment. Much work in the theory of SQ and the antecedent constructs has been conducted but no current research has aimed to organize all constructs in a single model and test cultural and cultural influence in this context. There is no question that the findings of this work can be applied to many sectors but are most applicable in the those sectors where the Muslim consumer may perceive some negative or dishonest practices. There is no question, that finance institutions, construction companies, stockbroking firms and investment houses could all benefit from applying a cultural approach to their marketing and services when dealing with the Muslim consumer.

Conclusion

This study offered insight into how culture influences the nature of the SQ judgments. This research offers “cultural” themes of service quality that advanced Brady and Cronin (2001) and our understanding of the role of culture in SQ measurement. There is still a lack of evidence about the efficacy of service quality instruments in its application towards the growing potential Muslim market. This research has only begun to explore this area. The scarcity of research and the important influence of Islamic values provide plenty of support to explore this topic further with future research focusing on the Islamic Cultural considerations. Furthermore, the application of the verbal protocol method as an alternative data collection method in this exploratory stage provides a methodological contribution for services quality research.

The need for research on Islamic cultural influence on service quality is also emphasized. Whereas the significance of Islamic influence on consumer behaviour is evident (Delener 1990; Lam 2002), the deeper exploration on Islamic cultural influence on service quality, how significantly it affects different perceptions, is still far from adequate. Furthermore, it is concluded that the multi-hierarchical and multi-level service quality model as developed by Brady and Cronin (2001) is the most comprehensive model to measure service quality however, despite the applicability of this model within different service sectors, there is little done to test its applicability in different cultural settings. Therefore, future research will address both issues

by empirically testing and re-conceptualizing the comprehensive Brady and Cronin (2001) approach into Islamic cultural customers.

References

- Akan P. (1995), "Dimension of SQ: A study in Istanbul", *Managing SQ*, Vol. 5, No. 6, pp. 39-43.
- Al-Qaradawi Y. (1985) , The Lawful and the Prohibited in Islam (Al-Halal wal Haram fil Islam), Malaysia: Islamic Book Trust,.
- Anderson, E. W. & Fornell, C. (1994), A customer satisfaction research prospectus. In: R. T. Rust & Oliver R. L., Eds., *Service Quality: New Directions in Theory and Practice*, pp. 241-268.
- Ashworth, P. (2003), "The phenomenology of the lifeworld and social psychology", *International Journal of Qualitative Studies*, Vol. 12, No. 6, pp. 707-712.
- Atman, C.J. and Bursic, K.M. (1998), "Verbal protocol analysis as a method to document engineering student design process", *Journal of Engineering Education*, Vol. 87, No. 2, pp.121-132.
- Ball, C. & Haque, A. 2003, "Diversity in religious practice: Implications of Islamic values in public workplace", *Public Personnel Management*, Vol. 32, No. 3, pp. 315-330.

Bashir, A. (1998). "Ethical norms and enforcement mechanism in profit-sharing arrangements", *The Mid-Atlantic Journal of Business*, Vol. 34 No 3, pp. 255-271.

Berne, J. (2004), "Think-aloud protocol and adult learners", *Adult Basic Education*, Vol. 4, No. 3, pp. 153-173.

Bitner, M. J. (1993), "Tracking the evolution of the service marketing literature", *Journal of Retailing*, Vol. 69, pp. 61-103.

Bolton, R. N. & Drew, J. H. (1991), "A multistage model of customers' assessment of service quality and value", *Journal of Consumer Research*, Vol. 17, No. 4, pp. 375-384.

Brady, M.K. and Cronin, J.J. Jr. (2001), "Some new thoughts on conceptualizing perceived SQ: A hierarchical approach", *Journal of Marketing*, Vol. 65, No. 3, pp.34-49.

Brady, M. K., and Robertson, C. J. (2001), "Searching for a consensus on the antecedent role of service quality and satisfaction: An exploratory cross-national study", *Journal of Business Research*, Vol. 5, No. 1, p. 53.

BSI. (1979). Glossary of Terms Used in Quality Assurance (Including Reliability and Maintainability Terms). London.

Calvert, P.J. (2001), "International variations in measuring customer expectations", *Library Trends*, Vol. 49, No. 4, pp. 732-758.

Carmen, J. M. (1990), "Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions", *Journal of Retailing*, Vol. 66, pp. 33-55.

Chang, C., Chen, C., and Hsu, C. (2002), "A Review of Service Quality in Corporate and Recreational Sport/Fitness Programs" *The Sport Journal*, [Online]. Available at: <http://www.thesportjournal.org/2002Journal/Vol5-No3/service-quality.asp> [Accessed 5th March 2008].

Churchill, G. A. and Surprenant, C. (1982), "An investigation into the determinants of customer satisfaction", *Journal of Marketing Research*, Vol. 19, pp. 491 -504.

CIA Publication. (2004), "CIA's World Factbook", [Online]. Available at: <http://www.cia.gov/cia/publications/factbook/> [Accessed 10th March 2008].

Collier, D. A. (1994), *The Service Quality Solution: Using Service Management to Gain Competitive Advantage*. Milwaukee, WI: ASQC Quality Press.

Cronin J.J. Jr and Taylor, S. (1992), "Measuring SQ: A re-examination and extension", *Journal of Marketing*, Vol.56, No.3, pp. 55-68.

Crosby, P. B. (1979), *Quality Is Free*, McGraw-Hill: New York, NY.

Crotts, J., & Erdmann, R. (2000), "Does national culture influence consumers' evaluation of travel services?: A test of Hofstede's model of cross-cultural differences", *Managing Service Quality*, Vol. 10, No. 6, pp. 410-415.

Dagger, T. S and Sweeney, J. (2004), "A new perspective on service quality: A multi-dimensional, hierarchical scale", ANZMAC 2004: Wellington, New Zealand.

Darlaston-Jones, D. (2007), "Making Connections: The relationship between epistemology and research methods", *The Australian Community Psychologist*, Vol. 19, No.1, pp 19-27.

Delener, N. (1990), "The Effects of Religious Factors on Perceived Risk in Durable Goods", *Journal of Consumer Marketing*, Vol. 7, No. 3, p. 27.

Donthu, N. and Yoo, B. (1998), "Cultural influences on SQ expectations", *Journal of Service Research*, Vol. 1, No. 2, pp. 178-186.

Eisenhardt, K. M. (1989), "Building theories from case study research", *Academy of Management Review*, Vol. 14, No. 4, pp.532 - 550.

Ellis, J.H.M, Williams, D.R. and Zuo, Y. (2003), "Cross-cultural influences in Chinese retailing: A comparative study of local and International supermarket in China", *Asian Business Management*, Vol. 1, No. 2, pp. 205-221.

Ericsson, K, A and Simon, H.A. (1984), *Protocol Analysis: Verbal Reports as Data*, The MIT Press: London.

Espinoza, M.M. (1999), "Assessing the Cross-Cultural Applicability of a SQ Measure", *International Journal of Service Industry Management*, Vol. 10, No. 5, pp. 449-468.

Furrer, O., Shaw-Ching Liu, B. and Sudharshan, D. (2000), "The relationships between culture and service quality perceptions: Basis for cross-cultural market segmentation and resource allocation", *Journal of Service Research*, Vol. 2, No.5, pp. 355-71.

Ghobadian, A., Speller, S. & Jones, M. (1994), "SQ: Concepts and models", *International Journal of Quality and Reliability Management*, Vol. 11, No. 9, pp. 43-66.

Glesne, C. and Peshkin, A. (1992), *Becoming Qualitative Researchers: an Introduction* Longman Publishing Group: Kansas City USA.

Grönroos, C. (1984), "A service quality model and its marketing implications," *European Journal of Marketing*, Vol.18, No. 4, 36-44.

Grönroos, C. (1990), *Service Management and Marketing*, ISL Förlag: Göteborg,

Grönroos, C. (1998), "Marketing services: A case of missing product", *Journal of Business and Industrial Marketing*, Vol. 13, No. 3/4, pp. 322-38.

Grönroos, C. (2001), "The perceived service quality concept - a mistake?", *Managing Service Quality*, Vol. 11, No. 3, pp. 150-52.

Hattstein, M. (1998), *World Religions*, Konemann: New York.

Herbig, P. and Genestre, A. (1996), "An examination of the cross-cultural differences in service quality: The example of Mexico and the USA", *The Journal of Consumer Marketing*, Vol.13, No. 3, pp. 43.

Hirschman, E. C. (1981), "American Jewish ethnicity: Its relationship to some selected aspects of consumer behaviour", *Journal of Marketing*, Vol. 45, pp. 102-10.

Hofstede, G. (1980), *Culture's Consequences: International Differences in Work-Related Values.*, Sage: Newbury Park CA.

Hofstede, G. (1991), *Cultures and organizations: Software of the mind*, McGraw-Hill: London.

Hubbert, A., A. Sehorn, and Brown, S. (1995), "Service expectations: the consumer versus the provider", *International Journal of Service Industry Management*, Vol. 6, No. 1, pp. 6 - 21.

Imrie, B.C., Cadogan, J.W., and McNaughton, R. (2002), "The SQ construct on a global stage", *Managing SQ*, Vol.12, No. 1, pp. 10-18.

Imrie, B.C., Durden, G.R., and Cadogan, J.W. (2000), "Towards a conceptualization of SQ in the global market arena", *Advances in International Marketing*, Vol. 1, pp. 143 - 162.

Ingram, H. and Daskalakis, G. (1999), "Measuring quality gaps in hotel: The case of Crete", *International Journal of Contemporary Hospitality Management*, Vol. 1, No. 11, pp. 24-30.

Kadivar, M. (2003), "An introduction to the public and private debate in Islam", *Social Research*, Vol. 70, No. 3, pp. 659-80.

Kesing, R. M. (2002), "Theories of culture", *Annual Reviews Anthropology*, Vol. 3.

Kettinger, W., Lee, C. and Lee, S (1995), "Global measures of information service quality: A cross national study", *Decision Sciences*, Vol. 26, No. 5, pp. 569-88.

Ko, Y.J. and Pastore, D.L. (2004), "A Hierarchical model of service quality for the recreational sport industry", *Sport Marketing Quarterly*, Vol. 13, pp. 209-15.

Kuusela, H and Paul, P. (2000), "A comparison of concurrent and retrospective verbal protocol analysis", *The American Journal of Psychology*, Vol. 113, No. 3, pp. 387-404.

Lam, T. (2002), "Making sense of SERVQUAL's dimensions to the Chinese customers in Macau", *Journal of Market-Focused Management*, Vol. 5, No. 1, pp.43-58.

Lewis, B.R. (1991), "Service quality: An international comparison of bank customers' expectations and perceptions", *Journal of Marketing Management*, Vol. 7, No. 1, pp. 47-62.

Luqmani, M. Quraeshi, Z., A. and Delene, L. (1995). "Marketing in Islamic Countries: A Viewpoint", in Meloan, T. W. and Graham, J. L, Eds, *International Global Marketing: Concepts and Cases*, Irwin: Chicago, IL.

Malhotra, N and McCort, J. (2001), "A cross-cultural comparison of behavioural intention models", *International Marketing Review*, Vol. 18, No. 3, pp. 235-69.

Malhotra, N.K., Ulgado, F.M., Agarwal, J. and Baalbaki, I.B. (1994), "A Comparative Evaluation of the Dimensions of Service Quality between Developed and Developing Countries", *International Marketing Review*, Vol. 11, No. 2, pp. 5-15.

Maslow, A. H. (1970), *Motivation and Personality (2nd ed.)*, Harper & Row: New York.

Mattila, A. S. (1999), "The role of culture and purchase motivation in service encounter evaluations", *The Journal of Services Marketing*, Vol. 13, No. 4/5, pp. 376-89.

Mazis, M.B., Ahtola, O.T. and Klippel, R.E. (1975), "A comparison of four multi-attribute models in the prediction of consumer attitudes", *Journal of Consumer Research*, Vol. 2, No. 6, pp. 38-52.

McAlexander, J , D Kaldenberg, and Koenig, H. (1994), "Service quality measurement", *Journal of Health Care Marketing*, Vol. 14, No. 3, pp. 34 - 40.

.

Miles, M. B. and Huberman, A.M. (1994), *An Expanded Sourcebook: Qualitative Data Analysis* (2nd ed.), Sage Publications International: London.

Neumann, L.W. (2003), *Social Research Methods – Qualitative and Quantitative Approaches*, Pearson Education Inc: USA.

Page, T. and Spreng R. (2002), “Different score versus direct effect on SQ measurement”, *Journal of Service Research*, Vol. 4, No. 3, pp. 184-192.

Parasuraman, A., Zeithaml V.A., and Berry, L.L. (1985), “A conceptual model of SQ and its implications for future research”, *Journal of Marketing*, Vol. 49, No. 4, pp. 41-50.

Parasuraman, A., Zeithaml V.A., and Berry, L.L. (1988), “SERVQUAL: A multiple-item scale for measuring customer perceptions of SQ”. *Journal of Retailing*, Vol. 64. No. 1, pp. 14-40.

Patrick, J., and James, N. (2004), “Process tracing of complex cognitive work task”, *Journal of Occupational and Organizational Psychology*, Vol. 7, No. 2, pp. 259-280.

Payne, J.W. (1994), "Thinking aloud: Insight into information processing", *Psychological Science*, Vol. 5, pp. 241-248.

Reisinger, Y and Turner, L. (1999), "A cultural analysis of Japanese tourists: Challenges for tourism marketers", *European Journal of Marketing*, Vol. 33, No. 11, pp. 1203-27.

Rice, G. (1999), "Islamic ethics and the implication for business", *Journal of Business Ethics*, Vol. 18, No. 4, pp. 345-58.

Rust, R.T. and Oliver, R.L. (1994) "Service Quality, Insights and Managerial Implications from the Frontier". In: Rust, R.T. and Oliver, R.L., ed., *Service Quality. New Directions in Theory and Practice*, Sage: London, pp. 1-20.

Schiffman, L, Bednall D, Cowley, E., O'Cass, A., Watson, J, and Kanuk, L. (2001), *Consumer Behaviour (Australian 2nd ed.)*, Prentice Hall: Sydney.

Siddiqui, A., 1997. Ethics in Islam: Key concepts and contemporary challenges. *Journal of Moral Education*, Vol. 26 No. 4, pp. 423-31.

Smith, A.M., and Reynolds, N.L. (2001), "Measuring cross-cultural SQ: A framework for assessment", *International Marketing Review*, Vol. 19, No. 5, pp. 450-481.

Steenkamp, J. B. (1990), "Conceptual model of the quality perception process". *Journal of Business Research*, Vol. 21, pp. 309-33.

Strauss, B. and Mang, P. (1999), "Culture shocks' in inter-cultural service encounters?", *Journal of Service Marketing*, Vol. 13, No.3/4, pp. 329-46.

Terziovski, M and Dean, A. (1999), "Best predictor of quality performance in Australian service organization", *Managing Service Quality*, Vol. 8, No. 5, pp. 359-66.

Teas, R. (1993), "Expectations, performance evaluation, and consumers' perceptions of quality", *Journal of Marketing*, Vol. 57, No. 4, pp. 18-34.

The Canadian Society of Muslims (n/a). Muslim Population Statistics [Online]. Available at: <http://muslim-canada.org/muslimstats.html> [Accessed 2nd May 2008].

Ueltschy, L.C. and Krampf, R.F.(2001), "Cultural sensitivity to satisfaction and SQ measures", *Journal of Marketing Theory and Practice*, Vol. 9, No. 3, pp. 14-31.

Winsted, K.F. (1999), "Evaluating service encounters: A cross-cultural and cross-industry exploration", *Journal of Marketing Theory and Practice*, Vol. 7, No. 2, pp.106-24.

Woodruff, Robert B, Cadotte, E.R. and Jenkins, R.L. (1983), "Modelling consumer satisfaction processes using experience-based norms", *Journal of Marketing Research*, Vol. 20, No. 8, pp. 296-304.

